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or grantor of the mortgage or deed of trust being foreclosed.

Date: May 21, 1982

STANDARD FEDERAL SAVINGS AND LOAN ASSOCIATION

Janet R. Gregory

Its: Assistant Wice President

481 North Frederick Avenue Gaithersburg, Maryland 20877

ACKNOWLEDGEMENT

STATE OF MARYLAND

COUNTY OF Montgomery

Before me, Notary Public in and for the jurisdiction aforesaid, personally appeared this date, _______ Janet R. Gregory personally well known (or satisfactorily proven) to me to be the _______ Assistant Vice President _______ of _____ Standard Federal Savings and Loan Association ________, who, being first duly sworn, did acknowledge that he/she executed said Instrument as the free act for the uses and purposes therein contained.

WITNESS my hand and official seal this 21 day of May , 19 82 .

Susan M. Sage Notary Public

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Susan M. Berger

Re: Stephen C. Coffey 50-035177